



Department of Treasury
Internal Revenue Service



Notice	CP523
Tax Year	2005
Notice date	March 2, 2009
Social Security number	999-99-9999
To contact us	Phone [Redacted]
Your Caller ID	1234

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[Bar code]

Notice of intent to levy

Intent to terminate your Installment Agreement

Amount due immediately: \$3,999.86

The monthly payment for your installment agreement is overdue. Since we did not receive one or more payments from you as agreed upon in your installment agreement, your installment agreement will be terminated on April 1, 2009. In addition, the IRS may seize ("levy") any state tax refund to which you're entitled and apply it to your \$3,999.86 in overdue taxes on or after June 1, 2009.

Billing summary

Amount you owed	\$2,902.68
Failure-to-pay penalty	284.26
Interest charges	812.92
Amount due immediately	\$3,999.86

Continued on back...



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Payment

- Make your check or money order payable to the United States Treasury.
- Write your Social Security number (999-99-9999), the tax year (2005), and the form number (1040) on your payment and any correspondence.

Amount due
immediately

\$3,999.86

INTERNAL REVENUE SERVICE
AUSTIN, TX 73301-0030



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What you need to do immediately

Pay immediately

- Send us the past due amount or we will terminate your installment agreement under Internal Revenue Code Section 6159(b) and the full amount you owe will be due immediately.
- If you can't pay the amount due, call us at [REDACTED] to discuss reinstating or restructuring your installment agreement. If we agree, you'll have to pay an additional fee of \$45.

If you think there's been a mistake

If you've already paid your balance in full or think we haven't credited a payment to your account, please call [REDACTED] and have your payment information available to review with us. You can also contact us by mail. Fill out the Contact information section, detach, and send it to us with any correspondence or documentation including proof of payment.

Right to request an appeal

If you don't agree, you have the right to request an appeal under the Collection Appeals Program. Please call 1-[REDACTED] or send us a Collection Appeal Request (Form 9423) by May 1, 2009. Download Form 9423 from www.irs.gov, or call 1-800-TAX-FORM (1-800-829-3676) to request a copy.

If we don't hear from you

- If you don't pay the amount due, we may seize ("levy") any state tax refund to which you're entitled on or after June 1, 2009. This is your notice of intent to levy as required by Internal Revenue Code section 6331(d).



Contact information

[REDACTED]
[REDACTED]
[REDACTED]

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If your address has changed, please call 1-[REDACTED] or visit www.irs.gov.

- ☐ Please check here if you've included any correspondence. Write your Social Security number (999-99-9999), the tax year (2005), and the form number (1040) on any correspondence.

☐ a.m.
☐ p.m.

☐ a.m.
☐ p.m.

Primary phone

Best time to call

Secondary phone

Best time to call

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If we don't hear from you—**continued**

- If you still have an outstanding balance after we seize ("levy") your state tax refund, we may send you a notice giving you a right to a hearing before the IRS Office of Appeals, if you have not already received such a notice. We may then seize ("levy") or take possession of your other property or your rights to property.
Property includes:
 - Wages, real estate commissions, and other income
 - Bank accounts
 - Business assets
 - Personal assets (including your car and home)
 - Social Security benefits
- If you don't pay the amount due or call us to make payment arrangements, we can file a Notice of Federal Tax Lien on your property at any time, if we haven't already done so.
- If the lien is in place, you may find it difficult to sell or borrow against your property. The tax lien would also appear on your credit report—which may harm your credit rating—and your creditors would also be publicly notified that the IRS has priority to seize your property.
- If you don't pay your tax debt, we have the right to seize ("levy") your property.

Penalties

We are required by law to charge any applicable penalties.

Failure-to-pay

Description	Amount
Total failure-to-pay	\$284.26
When you pay your taxes after the due date, we charge a penalty of 0.5% (reduced to 0.25% on installment agreements) of the unpaid amount due per month, up to 25% of the amount due. Beginning 10 days after we issue this notice, the penalty increases to 1.0% for each month the amount remains unpaid. We count part of a month as a full month. (Internal Revenue Code Section 6651)	
For a detailed calculation of your penalty charges, call [REDACTED].	

Removal or reduction of penalties

We understand that circumstances—such as economic hardship, a family member's death, or loss of financial records due to natural disaster—may make it difficult for you to meet your taxpayer responsibility in a timely manner.

If you would like us to consider removing or reducing any of your penalty charges, please do the following:

- Identify which penalty charges you would like us to reconsider (e.g., 2005 late filing penalty).
- For each penalty charge, explain why you believe it should be reconsidered.
- Sign your statement, and mail it to us.

We will review your statement and let you know whether we accept your explanation as reasonable cause to reduce or remove the penalty charge(s).

Penalties—continued

Removal of penalties due to erroneous written advice from the IRS

If you were penalized based on written advice from the IRS, we will remove the penalty if you meet the following criteria:

- If you asked the IRS for written advice on a specific issue
- You gave us complete and accurate information
- You received written advice from us
- You relied on our written advice and were penalized based on that advice

To request removal of penalties based on erroneous written advice from us, submit a completed Claim for Refund and Request for Abatement (Form 843) to the IRS service center where you filed your tax return. For a copy of the form or to find your IRS service center, go to www.irs.gov or call [REDACTED].

Interest charges

We are required by law to charge interest on unpaid tax from the date the tax return was due to the date the tax is paid in full. The interest is charged as long as there is an unpaid amount due, including penalties, if applicable. (Internal Revenue Code section 6601)

Description	Amount
Total interest	\$812.92

The table below shows the rates used to calculate the interest on your unpaid amount due. For a detailed calculation of your interest, call [REDACTED].

Period	Interest rate
October 1, 2005–June 30, 2006	7%
July 1, 2006–December 31, 2007	8%
January 1, 2008–March 31, 2008	7%
April 1, 2008–June 30, 2008	6%
July 1, 2008–September 30, 2008	5%
October 1, 2008–December 31, 2008	6%
Beginning January 1, 2009	5%

Additional information

- Visit www.irs.gov/cp523.
- For tax forms, instructions, and publications, visit www.irs.gov or call 1-800-TAX-FORM (1-800-829-3676).
- Review the enclosed IRS Collection Process (Publication 594).
- Generally, we deal directly with taxpayers or their authorized representatives. Sometimes, however, it's necessary for us to speak with other people, such as employees, employers, banks, or neighbors to gather the information we need about a taxpayer's account. You have the right to request a list of individuals we've contacted in connection with your account at any time.
- Keep this notice for your records.

We're required to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. Please note: Only pay the amount due once.

If you need assistance, please don't hesitate to contact us.